

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

REMARKS

Claims 1-14, 17-33, 36 and 38 are pending in the application. By this Amendment, claims 15, 16, 34, 35 and 37 are canceled without prejudice or disclaimer, and claim 38 is added. Such claims 15, 16, 34, 35 and 37 were withdrawn from further consideration as being drawn to a non-elected species/invention.

Reconsideration and allowance in view of the following remarks are respectfully requested.

A. The Non-elected Claims

The Office Action asserts that the application contains claims 15, 16, 34, 35, and 37, drawn to an invention nonelected, and that a complete reply to the rejection must include cancellation of nonelected claims or other appropriate action (37 CFR 1.144) See MPEP § 821.01. By this Amendment, Applicant has canceled such claims.

B. The 35 U.S.C. §112 Rejection

In the Office Action, claims 3, 18, and 22 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The Office Action asserts that in particular, claim 3, as written, does not necessarily incorporate all the limitations of claim 1 from which it depends. The Office Action reflects that for instance, claim 1, since it is written in the alternative, could comprise only the element (a), whereas claim 3, likewise written in the alternative, could comprise only the elements (b) and (c). Thus, the Office Action asserts that it is not clear that claim 3 incorporates all of the limitations of claim 1. The Office Action further asserts that claims 18 and 22 are processing logic instruction and method claims which correspond to system claim 3, and are thus rejected

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

for the same reason as claim 3.

Applicant respectfully traverses the 35 U.S.C. §112 rejection. Claim 3 recites the system of claim 1, wherein the interface logic includes at least two of the first through fourth dashboard displays. Applicant submits that claim 3 satisfies 35 U.S.C. §112 in that claim 3 further limits the claimed invention as recited in claim 1. That is, claim 3 requires that the interface logic include at least two of the first through fourth dashboard displays. Such is a clear recitation limiting the scope of claim 1.

The Office Action asserts that it is "not clear that claim 3 incorporates all of the limitations of claim 1." However, indeed, claim 1 recites "at least one" of the various dashboard displays. Thus, all the features of claim 1 is inclusive of "at least one of the dashboard displays" and not all the listed dashboard displays. Accordingly, claim 3 does, in this manner, incorporate all the limitations of the claim from which it depends, as required under 35 U.S.C. §112.

Withdrawal of the 35 U.S.C. §112 rejection is requested.

C. The 35 U.S.C. §102 Rejection - Ruggieri

In the Office Action, claims 1-3, 14, 17, 18, 20-22 and 33 are rejected under 35 U.S.C. 102(e) as being anticipated by Ruggieri et al (PG Pub# US 2005/0144114, hereinafter Ruggieri). This rejection is respectfully traversed.

Claim 1 recites a system for facilitating interaction with an insurance service, comprising a processor unit for executing program instructions; a memory, coupled to the processor unit, for storing the program instructions; a communication interface, coupled to the processor unit, for interacting with a user; and interface logic for providing a graphical interface presentation to the user concerning the insurance service. Claim 1 further recites that the interface logic includes at least one of (a) a first dashboard display for presenting overview information with respect to the

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

renewal of at least one insurance policy; (b) a second dashboard display for presenting overview information with respect to the processing of at least one automatic agreement; (c) a third dashboard display for presenting overview information with respect to the processing of at least one insurance claim; and (d) a fourth dashboard display for presenting executive-level overview information compiled from information presented in the first, second and third dashboard displays.

The Office Action asserts that Ruggieri teaches these various claimed features. For example, the Office Action asserts that Ruggieri teaches (a) a first dashboard display for presenting overview information with respect to the renewal of at least one insurance policy (Ruggieri: [0201]; Fig 9A and 9B). Also, for example, the Office Action asserts that Ruggieri also discloses (c) a third dashboard display for presenting overview information with respect to the processing of at least one insurance claim (Ruggieri: [0190][0192], Figs 7A and 7B).

Claim 1 clearly recites "a dashboard display". Applicant of course acknowledges that claim 1 does not specify which one of the listed dashboard displays, but rather sets forth the limitation of one of the recited dashboard displays. Applicant traverses the 35 U.S.C. §102 rejection in that the Office Action fails to specify which particular teaching of Ruggieri is alleged to teach the recited "dashboard display". Rather, it appears that the Office Action is merely generally relying on the user interfaces of Ruggieri. As a result, the Office Action fails to make the requisite *prima facie* case of obviousness in that the Office Action fails to set forth the manner in which Ruggieri teaches any dashboard display. Nor is it apparent how Ruggieri indeed teaches such features.

Accordingly, the 35 U.S.C. §102 rejection as set forth in the Office Action leaves the recited "dashboard display" feature, as set forth in the alternatives of claim 1, essentially

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

meaningless. Such is of course in conflict with a fair interpretation of claim 1. Accordingly, Applicant submits that Ruggieri fails to fairly teach claim 1 under 35 U.S.C. §102.

Applicant notes the present patent application was filed on June 19, 2001. The applied art to Ruggieri was filed on September 24, 2004, as a continuation of U.S. application 09/969,493 filed on October 1, 2001. Accordingly, the applied rejection relies upon the earlier filed Ruggieri provisional application (60/242,483), which was filed on September 30, 2000. Applicant has reviewed such provisional patent application and submits that such filing also fails to fairly teach the "dashboard display" as recited in claim 1. The Examiner is respectfully requested to clarify the manner in which the 60/242,483 provisional patent application allegedly teaches the claimed invention.

Accordingly, it is respectfully submitted that claim 1 defines patentable subject matter for at least the reasons set forth above. Further, it is submitted that independent claims 17 and 20 define patentable subject matter for reasons similar to those set forth with respect to claim 1.

Further, the various dependent claims define patentable subject matter based on their various dependencies on the independent claims, as well as the additional features such dependent claims recite. Withdrawal of the rejection under 35 U.S.C. §102 is respectfully requested.

D. The 35 U.S.C. §103 Rejection Based on Ruggieri

In the Office Action, claims 4-13, 19, and 23-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ruggieri. This rejection is respectfully traversed.

The Office Action asserts that as per claims 4-13, Ruggieri teaches a system that provides a graphical user interface populated with a plurality of fields broadly concerning the various types of information associated with an insurance service (see rejection for claim 1); and that

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

Ruggieri further teaches a taxonomy module which draws from and analyzes the information provided by a comprehensive database of information (Ruggieri: Appendix I).

The Office Action reflects that Ruggieri fails to explicitly teach the specific fields recited in claims 4-13, but that however, the differences between these claims and the prior art are found only in the specific data selected for display regarding the insurance service. The Office Action asserts that it would have been obvious to a person of ordinary skill in the art at the time of the invention to include selecting different types of insurance related information to display as a matter of design choice.

Applicant respectfully submits that even if it were obvious to modify Ruggieri as proposed in the Office Action, which it is not so admitted, such modified Ruggieri would fail to cure the deficiencies as discussed above.

Withdrawal of the 35 U.S.C. §103 rejection is respectfully requested.

E. CONCLUSION

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and prompt allowance of the claims are respectfully solicited.

Applicant believes that no fees are necessary in connection with the filing of this document. In the event any fees are necessary, please charge or credit any such fees, including fees for any extensions of time, to the undersigned's Deposit Account No. 50-0206.

Application No.: 09/883,193  
Attorney Docket No. 58647.000002

The Examiner is respectfully requested to call Applicant's undersigned representative at the telephone number below if any assistance might be provided to the Examiner in the examination of the application.

Respectfully submitted,

HUNTON & WILLIAMS

Date: June 28, 2006

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